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WHAT IS CLAIMED IS:

 A method of providing web site content to a web site customer, comprising the steps of:

collecting customer data about the customer's demographics and commercial preferences during one or more prior visits by the customer to the web site;

storing customer models in a models database accessible by a web site host;

storing a number of alternative web content formats,

10 including a default format, in a content database

accessible by the web site host;

receiving a web site request from the customer; identifying the customer;

accessing the customer's customer data, based on the identifying step;

determining whether the customer data matches one of the customer models;

if the customer data matches a model, selecting a web content format corresponding to that model;

if the customer data does not match a model, selecting the default format; and

downloading web content corresponding to the selected web content format to the customer's web browser.

2. A method of providing web site content to a user of a web browser, comprising the steps of:

collecting customer data about the user's consumer preferences during one or more visits by the user to the web site;

storing customer models in a models database accessible by a web site host;

storing a number of alternative web content formats in a content database accessible by the web site host;

receiving a web site content request from the user; identifying the user;

accessing the user's customer data, based on the identifying step;

matching the user's customer data to one of the customer models;

selecting a web content format corresponding to the model matched in the preceding step; and

downloading web content corresponding to the selected web content format to the web browser.

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- 3. The method of Claim 2, wherein at least one of the models is a savings focused model.
- 4. The method of Claim 2, wherein at least one of the models is a cost focused model.
 - 5. The method of Claim 2, wherein at least one of the models is a technology focused model.
- 30 6. The method of Claim 2, wherein at least one of the web content formats is a savings focused format.

- 7. The method of Claim 2, wherein at least one of the web content formats is a cost focused format.
- The method of Claim 2, wherein at least one of
 the web content formats is a technology focused format.
 - 9. The method of Claim 2, wherein the web content format determines at least the arrangement of the web content.

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- 10. The method of Claim 2, wherein the web content format determines at least the information contained in the web site.
- 15 11. The method of Claim 2, wherein the web content format determines at least the visual aspects of the web site.
- 12. The method of Claim 2, wherein the matching 20 step is performed while the user is on line to the web site.
- 13. The method of Claim 2, wherein the collecting step is performed while the user is on line to the web 25 site.

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- 14. A system for providing web site content to a user of a web browser, comprising:
- a customer data database operable to store data about the user's consumer preferences;
- a models database operable to store a number of customer models;
 - a web content database operable to store a number of alternative web content formats for the web site; and
- a web site host operable to access the customer data database, the models database, and the web content database, and further operable to: receive an identifier of each user that accesses the web site; to assign the user to a model, based on the user's customer data; to match the model to a web content format, and to download the matched web content format to the user's web browser.
- 15. The system of Claim 14, wherein the models database stores one or more customer models from the following groups: cost focused, savings focused, and technology focused.
- 16. The system of Claim 14, wherein the web content format database stores one or more web content formats from the following groups: cost focused, savings focused, and technology focused.
 - 17. The system of Claim 14, wherein the web site host is operable to collect customer data during visits of customers to the web site.

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- 18. The system of Claim 14, wherein at least one of the web content formats is a default format.
- 19. The system of Claim 14, wherein the web site
 5 host assign the user to a model and matches the model to
 a web content format while the user is on-line to a web
 site.